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B1 (Official Form 1)(04/13)	United S			ruptcy Oklaho					Vol	untary Petition
Name of Debtor (if individual Way, Anthony R					_	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and			3 years	
Last four digits of Soc. Sec. or (if more than one, state all)	· Individual-Taxpa	yer I.D. (IT	TIN)/Comj	olete EIN	Last fo	our digits of than one, state	f Soc. Sec. or	Individual-	Гахрауег I.	D. (ITIN) No./Complete I
Street Address of Debtor (No. 305 Marilyn Grover Di Elgin, OK		nd State):		ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, a	and State):
			7	73538						
County of Residence or of the <b>Comanche</b>	Principal Place of	Business:			Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:
Mailing Address of Debtor (if	different from stre	eet address)	:		Mailin	g Address	of Joint Debte	or (if differen	nt from stre	eet address):
			_	ZIP Code						ZIP Cod
Location of Principal Assets of (if different from street address)	f Business Debtor s above):									
Type of Debte				f Business			Chapter	of Bankrup	tcy Code	Under Which
(Form of Organization) (Cl  Individual (includes Joint I See Exhibit D on page 2 of thi  Corporation (includes LLC  Partnership  Other (If debtor is not one of check this box and state type of the close th	Debtors) s form. c and LLP) the above entities, of entity below.)	Single in 11 U	n Care Buse Asset Re U.S.C. § 1 and broker modity Broung Bank	al Estate as 01 (51B)	defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of □ Cl of	napter 15 F a Foreign napter 15 F	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding
Country of debtor's center of main Each country in which a foreign p	Chapter 15 Debtors  Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:  Tax-Exempt Entity (Check box, if applicable)  Debtor is a tax-exempt organization under Title 26 of the United State Code (the Internal Revenue Code			ation ates	defined "incurr	are primarily codin 11 U.S.C. § red by an indivioual, family, or l	(Check insumer debts, 101(8) as dual primarily	for	Debts are primarily business debts.	
■ Full Filing Fee attached □ Filing Fee to be paid in install:		individuals o			ebtor is a sr ebtor is not		Chap debtor as defin ness debtor as d		C. § 101(51I	
attach signed application for the debtor is unable to pay fee exc Form 3A.  Filing Fee waiver requested (a attach signed application for the debt of the signed application for the signed ap	ept in installments. I	Rule 1006(b) 7 individuals	See Offici	Check a st	e less than a ll applicable plan is bein cceptances	\$2,490,925 (e boxes: ng filed with of the plan w	amount subject this petition.	to adjustment	on 4/01/16	s owed to insiders or affiliates and every three years thereaf e classes of creditors,
Statistical/Administrative Inf  ☐ Debtor estimates that funds ☐ Debtor estimates that, after there will be no funds avai	s will be available any exempt prope	erty is exclu	uded and	secured cre	ditors.		S.C. § 1120(b).	THIS	SPACE IS	FOR COURT USE ONLY
Estimated Number of Creditors  1- 50- 100- 49 99 199	□ [ 200-	1,000-	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	001 to \$500,001 S 000 to \$1 t	\$1,000,001 S to \$10 t	10,000,001 \$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	001 to \$500,001 S 000 to \$1	\$1,000,001 \$ to \$10 t	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	rm 1)(04/13)		Page 2
Voluntar	y Petition	Name of Debtor(s):  Way, Anthony R	
(This page mu	ast be completed and filed in every case)	Way, Antilony K	
	All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two	, attach additional sheet)
Location Where Filed:	- None -	Case Number:	Date Filed:
Location Where Filed:		Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)
Name of Debt	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(T) 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Exhibit B an individual whose debts are primarily consumer debts.)
forms 10K a pursuant to 3 and is reque	pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)  A is attached and made a part of this petition.	I, the attorney for the petiti have informed the petitione 12, or 13 of title 11, United	oner named in the foregoing petition, declare that I er that [he or she] may proceed under chapter 7, 11, it States Code, and have explained the relief available further certify that I delivered to the debtor the notice 2(b).  August 26, 2014 or Debtor(s) (Date)
	Ext	ibit C	
	or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and	identifiable harm to public health or safety?
	Ext	nibit D	
-	leted by every individual debtor. If a joint petition is filed, ea	-	nd attach a separate Exhibit D.)
	D completed and signed by the debtor is attached and made	a part of this petition.	
If this is a joi	Int petition:  D also completed and signed by the joint debtor is attached a	and made a part of this petit	ion.
	Information Regardin	ng the Debtor - Venue	
_	(Check any ap	-	
	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for		
-	There is a bankruptcy case concerning debtor's affiliate, g	eneral partner, or partnership	p pending in this District.
	Debtor is a debtor in a foreign proceeding and has its printhis District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	s in the United States but is	a defendant in an action or
	Certification by a Debtor Who Reside		al Property
	(Check all app Landlord has a judgment against the debtor for possession		x checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)	<del></del>	
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment		
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would	d become due during the 30-day period
-	Debtor certifies that he/she has served the Landlord with t	his certification. (11 U.S.C.	§ 362(l)).

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1 (Official Form 1)(04/13)	Page 3
Voluntary Petition	Name of Debtor(s):  Way, Anthony R
This page must be completed and filed in every case)	way, Antiony K
	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ Anthony R Way  Signature of Debtor Anthony R Way	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.  Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  Signature of Foreign Representative
X	Printed Name of Foreign Representative
Signature of Joint Debtor	Date
Telephone Number (If not represented by attorney)	***
	Signature of Non-Attorney Bankruptcy Petition Preparer
August 26, 2014  Date	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Signature of Attorney*	preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b),
X /s/ Clay R. Hillis Signature of Attorney for Debtor(s)  Clay R. Hillis 15558 Printed Name of Attorney for Debtor(s)  Hillis Law Firm, P.L.L.C. Firm Name 602 SW D Avenue Lawton, OK 73501  Address	110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
Email: clayhillis@yahoo.com _580-248-1100	
Telephone Number	
August 26, 2014  Date	Address
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	Date
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X	
Signature of Audiorized Individual	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person.  A bankruptcy petition preparer's failure to comply with the provisions of
Title of Authorized Individual	A bankrupicy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Date

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B 6 Summary (Official Form 6 - Summary) (12/13)

## **United States Bankruptcy Court** Western District of Oklahoma

In re	Anthony R Way		Case No.		
•		Debtor			
			Chapter	7	

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	184,000.00		
B - Personal Property	Yes	4	30,645.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		235,633.47	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		14,436.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			2,858.24
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,834.00
Total Number of Sheets of ALL Schedu	ıles	17			
	To	otal Assets	214,645.00		
			Total Liabilities	250,069.47	

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B 6 Summary (Official Form 6 - Summary) (12/13)

## **United States Bankruptcy Court** Western District of Oklahoma

		Western District of Oktanoma			
In re	Anthony R Way		Case No.		
-		Debtor			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 12)	2,858.24
Average Expenses (from Schedule J, Line 22)	2,834.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,858.24

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		25,658.47
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		14,436.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		40,094.47

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B6A (Official Form 6A) (12/07)

In re	Anthony R Way	Case No.
-		, Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

			Community	Claim or Exemption	
Descriptio	on and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or	Current Value of Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > 184,000.00 (Total of this page)

184,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Anthony R Way		Case No.	
_		Debtor	•	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account #5540 Fort Sill Federal Credit Union	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Wearing Apparel	-	950.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
		Т)	Sub-Total of this page)	al > <b>2,970.00</b>

**3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Anthony R Way	Case No
-		Debtor

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			T)	Sub-Total of this page)	al > <b>0.00</b>

Sheet \_\_1\_\_ of \_\_3\_\_ continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Anthony R Way	Case No.
	•	

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N	(	Husband,	Current Value of
	Type of Property	O N E	Description and Location of Property	Wife, Joint, or Community	Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	20	13 Chrysler 300C	-	25,150.00
	other vehicles and accessories.	19	88 Lincoln Town Car	-	1,700.00
		Th	is vehicle is not in running condition		
		19	97 Chevrolet Suburban	-	825.00
		Th	is vehicle is not in running condition		
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
				Sub-Tota	al > <b>27,675.00</b>

(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In re	Anthony R Way	Case No.
_		Debtor

**SCHEDULE B - PERSONAL PROPERTY** 

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize. X

> Sub-Total > (Total of this page)

Total >

Sheet <u>3</u> of <u>3</u> continuation sheets attached

to the Schedule of Personal Property

(Report also on Summary of Schedules)

30,645.00

0.00

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B6C (Official Form 6C) (4/13)

In re	Anthony R Way		Case No.	
•		Debtor	,	

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafte
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Location: 305 Marilyn Grover Driver, Elgin OK 73538	Okla. Stat. tit. 31, §§ 1(A)(1),(2); Okla. Stat. tit. 31, § 2	0.00	184,000.00
Household Goods and Furnishings Household Goods	Okla. Stat. tit. 31, § 1(A)(3)	2,000.00	2,000.00
Wearing Apparel Wearing Apparel	Okla. Stat. tit. 31, § 1(A)(7)	950.00	950.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2013 Chrysler 300C	Okla. Stat. tit. 31, § 1(A)(13)	0.00	25,150.00

Total: 2,950.00 212,100.00

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B6D (Official Form 6D) (12/07)

In re	Anthony R Way		Case No.	
		Debtor		

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITOD'S NAME	C	C Husband, Wife, Joint, or Community C O			UN	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF_XGEX	- GD-	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 3720			Mortgage	T	D A T E D			
Freedom Mortgage PO Box 8068 Virginia Beach, VA 23450		-	Location: 305 Marilyn Grover Driver, Elgin OK 73538		D			
Account No. 0492	_	+	Value \$ 184,000.00 5/2014	+	Н	$\dashv$	188,447.47	4,447.47
Midwestern Loans 1707 NW Cache Road Lawton, OK 73507		-	Vehicle 1997 Chevrolet Suburban  Value \$ 825.00				5,300.00	4 475 00
Account No. 1227		+	5/2013	+	H	$\dashv$	5,300.00	4,475.00
Tulsa Teachers Credit Union PO Box 4999 Tulsa, OK 74159		-	Purchase Money Security 2013 Chrysler 300C					
		$\perp$	Value \$ 25,150.00		Ц		41,886.00	16,736.00
Account No.			Value \$					
0 continuation sheets attached	•	•	(Total of		otal page	- 1	235,633.47	25,658.47
			(Report on Summary of So		otal lules	- 1	235,633.47	25,658.47

Case: 14-13549 Doc: 1 Filed: 08/26/14 Page: 13 of 46 B6E (Official Form 6E) (4/13)

Anthony R Way In re Case No. Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance, 11 U.S. C. 8 507(a)(10)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Anthony R Way	Case No.
		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box is debtor has no electrons nothing unsecure	uc	ıaııı	is to report on this senedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N H L N G	Q U	S P U T F		AMOUNT OF CLAIM
Account No. 9603			5/2014	] 🕆	T E D		ſ	
Bank of the Wichitas PO Box 90 Elgin, OK 73538		-	signature loan		D			1,256.00
Account No. 3014			6/2014	$\forall$	П	T	1	
Capital One PO Box 60599 City of Industry, CA 91716		-	signature loan					502.00
Account No. 0007			2013	$\forall$		T	†	
Capital One PO Box 60599 City of Industry, CA 91716		-	credit card					220.00
				$\sqcup$		Ļ	4	339.00
Account No. 2359  Credit One Bank PO Box 60500 City of Industry, CA 91716-0500		-	2013 credit card					508.00
1 continuation sheets attached			(Total of t	Subt				2,605.00
			(1otal of t	ms l	pag	,e)	'L	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony R Way	Case No
		Debtor

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFIRGER	D A	P U T	AMOUNT OF CLAIM
Account No. 0740			2013 credit card	T	T E D		
First National Credit Card PO Box 2496 Omaha, NE 68103-2496		-	credit card				359.00
Account No. 1614	╁		6/2014	+		H	
First Premier Bank PO Box 5529 Sioux Falls, SD 57117-5529	-	-	signature loan				
							799.00
Account No. 1468	T		2012				
Merrick Bank PO Box 30537 Tampa, FL 33630-3537		-	credit card				
							1,433.00
Account No. 2675	H	$\vdash$	2012	$\vdash$			
One Main Financial 1314 NW Sheridan Road Lawton, OK 73505	-	-	signature loan				7,000,00
	L			_			7,890.00
Account No. 9961  Security Finance 1904 NW Cache Road Suite C Lawton, OK 73507	-	-	7/2014 signature loan				1,350.00
Sheet no1 of _1 sheets attached to Schedule of		•		Sub	tota	ıl	11,831.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	11,631.00
			(Demont on Comment of C		ota		14,436.00
			(Report on Summary of So	nec	ıule	:s)	1 .,,.55.56

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B6G (Official Form 6G) (12/07)

In re	Anthony R Way	Case No.	
-		Debtor ,	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case: 14-13549 Doc: 1 Filed: 08/26/14 Page: 17 of 46

B6H (Official Form 6H) (12/07)

In re	Anthony R Way	Case No.	
-		Debtor	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case: 14-13549 Doc: 1 Filed: 08/26/14 Page: 18 of 46

	in this information to identify your c							
ek	otor 1 Anthony R V	Vay						
	otor 2 ouse, if filing)				_			
i	ted States Bankruptcy Court for the	: WESTERN DISTRICT	OF OKLAHOMA					
5	se number					Check if this is:	:	
1	nown)					☐ An amende	0	
								g post-petition cha llowing date:
	fficial Form B 6I					MM / DD/ Y	YYY	
1	chedule I: Your Inc	ome						
	t 1: Describe Employment Fill in your employment	On the top of any additi		ur nam	e and		ŕ	
	information.		Debtor 1					ing spouse
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>☐ Employed</li><li>■ Not employed</li></ul>			☐ Empl	•	
	employers.	Occupation	Disabled Veterar	1				
	Include part-time, seasonal, or self-employed work.	Employer's name						
	Occupation may include student or homemaker, if it applies.	Employer's address						
		How long employed the	here?					
	Give Details About Mor	nthly Income						
į	mate monthly income as of the d				onv	line, write \$0 in the	space. Inc	clude your non-fili
i	use unless you are separated.	ate you file this form. If	you have nothing to re	port for	arry			
i	use unless you are separated.  u or your non-filing spouse have mees space, attach a separate sheet to	ore than one employer, co	, 3	•	,	oyers for that pers	on on the li	nes below. If you
i	use unless you are separated. u or your non-filing spouse have mo	ore than one employer, co	, 3	•	,	oyers for that pers	For Deb	
)	use unless you are separated. u or your non-filing spouse have mo	ore than one employer, cothis form.  ry, and commissions (b	ombine the information	•	,		For Deb	tor 2 or
i	use unless you are separated.  u or your non-filing spouse have me e space, attach a separate sheet to  List monthly gross wages, sala	ore than one employer, conthis form.  ry, and commissions (becalculate what the month	ombine the information	for all	empl	For Debtor 1	For Deb	ntor 2 or ng spouse
i o o	use unless you are separated.  u or your non-filing spouse have meet space, attach a separate sheet to  List monthly gross wages, sala deductions). If not paid monthly,	ore than one employer, conthis form.  ry, and commissions (becalculate what the month time pay.	ombine the information	o for all	empl	For Debtor 1	For Deb non-filir	otor 2 or ng spouse N/A

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Debt	tor 1	Anthony R Way	-	Case	number (if known)			
				For	Debtor 1	For De	ebtor 2 or	
	Con	viling 4 hore	4.	\$	0.00	non-fil	ling spouse	
	COP	y line 4 here	4.	Ψ_	0.00	Φ	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$_	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$	N/A	
	5d. 5e.	Required repayments of retirement fund loans Insurance	5d. 5e.	\$_ \$	0.00	\$	N/A N/A	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify:	5h.+	- \$		+ \$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	N/A	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		_				
		monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c. 8d.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation	8c. 8d.	\$_ \$	0.00	\$ \$	N/A N/A	
	8e.	Social Security	8e.	\$_	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Army Disability	e 8f.	\$_	2,858.24	\$	N/A	
	8g.	Pension or retirement income	8g.	\$_	0.00	\$	N/A	
	8h.	Other monthly income. Specify:	8h.+	- \$_	0.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	2,858.24	\$	N/A	]
10.	Calc	culate monthly income. Add line 7 + line 9.	10. \$		2,858.24 + \$		N/A = \$	2,858.24
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.						,
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your r friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	deper			•	hedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaines					Combine	
12	Dav	rou avaget an increase or decrease within the year often you file this form	2				monthly	income
13.	□ □	vou expect an increase or decrease within the year after you file this form  No.  Yes. Explain:	r —					



## DEPARTMENT OF VETERANS AFFAIRS

**VA Regional Office** 125 South Main Street Muskogee OK 74401

August 6, 2014

ANTHONY R WAY 305 MARILYN GLOVER DR ELGIN OK 73538 In Reply Refer To: 351/21

CSS 3

WAY, Anthony R

Dear Mr. Way:

Our records show you are paid \$2,858.24 per month for a service-connected disability. You are currently rated 100 percent disabled.

Sincerely yours,

T. CLARK

Veterans Service Center Manager

Contact us at: https://iris.va.gov

21/218/bjm

Case: 14-13549 Doc: 1 Filed: 08/26/14 Page: 21 of 46

Fill i	in this informa	ation to identify yo	our case:							
Debt	tor 1	Anthony R W	Vav			Ch	eck if this is:			
		Androny it vi	ray							
Debt									ing post-petition ch	napter
(Spo	ouse, if filing)						13 expens	es as of the	he following date:	
Unite	ed States Bankr	ruptcy Court for the:	WESTE	RN DISTRICT OF OKLAH	HOMA		MM / DD /	YYYY		
Case	e numbe <b>r</b>				}	П	A separate	e filing for	Debtor 2 because	Debtor
(If kn	nown)					_			ate household	
Of	ficial Fo	rm B 6J								
		J: Your I	_ Evnor	NCOC						40/40
			-	ISCS . If two married people a	ro filing togother b	oth are e	aually roop	ncible fo	r cumplying corre	12/13
info	rmation. If m		eded, atta	ch another sheet to this						
Part		ribe Your House	hold							
1.	Is this a joir	nt case?								
	■ No. Go to	o line 2. es Debtor 2 live i	in a senar	ate household?						
	□ 103. <b>D</b> 00		пта эсрап	ate mousemola .						
		-	st file a sep	parate Schedule J.						
2.	Do you have	e dependents?	■ No							
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependage	dent's	Does dependent live with you?	_
	Do not state								□ No	
	dependents'	names.							☐ Yes	
									□ No □ Yes	
									□ res	
									☐ Yes	
					-				□ No	
									☐ Yes	
3.		penses include of people other the	han	No						
		d your depende		Yes						
Part	2: Estim	nate Your Ongoi	na Monthi	ly Fynenses						
Esti exp	imate your ex	xpenses as of yo	our bankrı	uptcy filing date unless y y is filed. If this is a supp						
• • •		s naid for with I	non-cash	government assistance i	f you know					
the	value of suc	h assistance an		cluded it on Schedule I:			v			
(Off	icial Form 6I	.)					<u> </u>	our expe	nses	
4.		or home owners		ses for your residence. I or lot.	nclude first mortgag	e 4.	\$		954.00	
	If not include	ded in line 4:								
	4a. Real e	estate taxes				4a.	\$		0.00	
		erty, homeowner's	s, or renter	's insurance		4b.			0.00	
	4c. Home	maintenance, re	pair, and ι	upkeep expenses		4c.	\$		0.00	
		owner's associat				4d.	·		0.00	
5.	Additional r	mortgage payme	ents for yo	our residence, such as ho	me equity loans	5.	\$		0.00	

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Deb	tor 1	Anthony	R Way	Case num	ber (if known)	-
6.	Utiliti	ioe:				
0.	6a.		heat, natural gas	6a.	\$	145.00
	6b.		wer, garbage collection	6b.		85.00
	6c.		e, cell phone, Internet, satellite, and cable services	6c.	· ·	120.00
	6d.	Other. Spe		6d.		0.00
7.			ekeeping supplies	<del></del> 7.	·	200.00
8.			hildren's education costs	8.	\$	0.00
9.			ry, and dry cleaning	9.	·	25.00
		•	roducts and services	10.	·	40.00
11.			ntal expenses	11.		75.00
			Include gas, maintenance, bus or train fare.		Ψ	73.00
12.			ar payments.	12.	\$	100.00
13.			clubs, recreation, newspapers, magazines, and books	13.	\$	25.00
14.			ributions and religious donations	14.	\$	0.00
15.	Insur					
			surance deducted from your pay or included in lines 4 or 20.			
	15a.	Life insura	nce	15a.	\$	0.00
	15b.	Health ins	urance	15b.	\$	0.00
	15c.	Vehicle ins	surance	15c.	\$	138.00
			rance. Specify:	15d.	\$	0.00
16.	Taxe: Speci		clude taxes deducted from your pay or included in lines 4 or 20.	 16.	\$	0.00
17.	Insta	liment or le	ease payments:		· ———	
			ents for Vehicle 1	17a.	\$	702.00
	17b.	Car payme	ents for Vehicle 2	17b.	\$	225.00
	17c.	Other. Spe	ecify:	17c.	\$	0.00
		Other. Spe		17d.	\$	0.00
18.			of alimony, maintenance, and support that you did not report as your pay on line 5, Schedule I, Your Income (Official Form 6I).	 18.	\$	0.00
19.			s you make to support others who do not live with you.	_	\$	0.00
	Speci		, you you.	19.		0.00
20.		,	erty expenses not included in lines 4 or 5 of this form or on Sche		our Income.	
			s on other property	20a.		0.00
	20b.	Real estat	e taxes	20b.	\$	0.00
	20c.	Property, h	nomeowner's, or renter's insurance	20c.	\$	0.00
			ce, repair, and upkeep expenses	20d.	\$	0.00
			er's association or condominium dues	20e.	\$	0.00
21.	Othe	r: Specify:		21.	+\$	0.00
			xpenses. Add lines 4 through 21.	22.	\$	2,834.00
		-	r monthly expenses.			
23.	Calcu	ulate your i	monthly net income.			
			12 (your combined monthly income) from Schedule I.	23a.	\$	2,858.24
			monthly expenses from line 22 above.	23b.	-\$	2,834.00
		-				
	23c.		our monthly expenses from your monthly income. is your <i>monthly net income</i> .	23c.	\$	24.24
	_					
24.	For ex	ample, do yo	an increase or decrease in your expenses within the year after you expect to finish paying for your car loan within the year or do you expect your naterms of your mortgage?			se or decrease because of a
	■ No	<b>o</b> .				
	□Y€	es.				
	Expla	in:				

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**B6 Declaration (Official Form 6 - Declaration).** (12/07)

## **United States Bankruptcy Court** Western District of Oklahoma

In re	Anthony R Way			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	ING DEBTOR'S SO	HEDUL	ES
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEI	BTOR
	I declare under penalty of perjury th	at I have rea	ad the foregoing summary	and schedul	es consisting of 19
	sheets, and that they are true and correct to the				cs, consisting of
	·	·			
ъ.	August 20, 2044	a:	/o/ Anthony D Way		
Date	August 26, 2014	Signature	/s/ Anthony R Way Anthony R Way		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

### United States Bankruptcy Court Western District of Oklahoma

In re	Anthony R Way		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$22,865.92 2014 YTD: Debtor VA Disability \$34,298.88 2013: Debtor VA Disability \$34,298.88 2012: Debtor VA Disability Case: 14-13549 Doc: 1 Filed: 08/26/14 Page: 25 of 46

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#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT
PAID OR
VALUE OF
TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

CCCS of Central Oklahoma PO Box 1789 Bethany, OK 73008 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 8/2014 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$45.00, credit counseling

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NAME AND ADDRESS OF PAYEE

Hillis Law Firm, P.L.L.C. 602 SW D Avenue Lawton, OK 73501 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 8/2014 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$215.00, retainer fee

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

DATE OF

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

DOCKET NUMBER STATUS OR DISPOSITION GOVERNMENTAL UNIT

**ENVIRONMENTAL** 

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#### 18 . Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### 21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

econdois, of holds 5 percent of more of the voting of equity securities of the

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\*\*\*\*\*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date August 26, 2014
Signature /s/ Anthony R Way
Anthony R Way
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

## **United States Bankruptcy Court** Western District of Oklahoma

In re	Anthony R Way	Case No.		
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by

property of the estate. Atta	ch additional pages if neo	cessary.)
Property No. 1		
Creditor's Name: Freedom Mortgage		Describe Property Securing Debt: Location: 305 Marilyn Grover Driver, Elgin OK 73538
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (cl ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain  Property is (check one):	,	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):  ■ Claimed as Exempt		□ Not claimed as exempt
- Claimed as Exempt		1 Not claimed as exempt
Property No. 2		
Creditor's Name: Midwestern Loans		Describe Property Securing Debt: 1997 Chevrolet Suburban
Property will be (check one):		1
☐ Surrendered	■ Retained	
If retaining the property, I intend to (cl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

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Property No. 3				
Creditor's Name: Tulsa Teachers Credit Union		Describe Property Securing Debt: 2013 Chrysler 300C		
Property will be (check one): ☐ Surrendered	■ Retained			
If retaining the property, I intend to (check a  ☐ Redeem the property  ■ Reaffirm the debt	at least one):			
☐ Other. Explain	(for example, av	oid lien using 11 U.S.C	. § 522(f)).	
Property is (check one):				
Claimed as Exempt		☐ Not claimed as exe	empt	
PART B - Personal property subject to unexpart Attach additional pages if necessary.)	pired leases. (All thre	e columns of Part B mu	st be completed for each unexpired lease.	
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
I declare under penalty of perjury that the personal property subject to an unexpired  Date August 26, 2014	lease.	intention as to any pr  /s/ Anthony R Way Anthony R Way  Debtor	operty of my estate securing a debt and/or	

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## United States Bankruptcy Court Western District of Oklahoma

In re	Anthony R Way		Case No.	
		Debtor(s)	Chapter	7
	DISCLOSURE OF COM	PENSATION OF ATTOR	RNEY FOR DE	CBTOR(S)
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rul compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contempla	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,115.00
	Prior to the filing of this statement I have received	ved	\$	215.00
	Balance Due		<u> </u>	900.00
2. \$	335.00 of the filing fee has been paid.			
3. Т	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. 7	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed of	compensation with any other person	unless they are mem	pers and associates of my law firm.
İ	☐ I have agreed to share the above-disclosed com- copy of the agreement, together with a list of th			
<b>6.</b> ]	In return for the above-disclosed fee, I have agreed	to render legal service for all aspect	s of the bankruptcy c	ase, including:
t c	a. Analysis of the debtor's financial situation, and a preparation and filing of any petition, schedules Representation of the debtor at the meeting of cal. [Other provisions as needed]  Negotiations with secured creditors reaffirmation agreements and applications of the secured creditors and applications of the secured creditors of the secured creditors of the secured creditors and applications of the secured creditors are secured creditors and applications of the secured creditors are secured creditors.	, statement of affairs and plan which reditors and confirmation hearing, ar to reduce to market value; exceptions as needed; preparation	n may be required; and any adjourned hea emption planning;	rings thereof; preparation and filing of
7. I	By agreement with the debtor(s), the above-disclose Representation of the debtors in an any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
I this ba	I certify that the foregoing is a complete statement of ankruptcy proceeding.	of any agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
Dated	l: _August 26, 2014	/s/ Clay R. Hillis		
		Clay R. Hillis 155 Hillis Law Firm, F		
		602 SW D Avenue		
		Lawton, OK 7350		
		580-248-1100 Fa clayhillis@yahoo		
		J.a.j.iiiio Ojailoo		

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## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF OKLAHOMA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

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B 201B (Form 201B) (12/09)

		ed States Ban estern District	kruptcy Court of Oklahoma						
In re	Anthony R Way		Case N	0.					
		Deb	tor(s) Chapte	r <u><b>7</b></u>					
	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE  Certification of Debtor								
Code.	I (We), the debtor(s), affirm that I (we) have	e received and rea	d the attached notice, as requi	red by § 3	42(b) of the Bankruptcy				
Antho	ony R Way	X	/s/ Anthony R Way		August 26, 2014				
Printed	d Name(s) of Debtor(s)	<del></del>	Signature of Debtor		Date				
Case N	No. (if known)	X							
			Signature of Joint Debtor (if	any)	Date				

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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## United States Bankruptcy Court Western District of Oklahoma

western district of Oktanoma						
re	Anthony R Way		Case No.			
	•	Debtor(s)	Chapter	7		
	VFL	RIFICATION OF CREDITOR 1	MATRIX			
	V 222					
00	ove-named Debtor hereby verifies	s that the attached list of creditors is true and co	orrect to the best	of his/her knowledge.		
e:	August 26, 2014	/s/ Anthony R Way				
		Anthony R Way				
		Signature of Debtor				

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B22A (Official Form 22A) (Chapter 7) (04/13)

In re Anthony R Way	
Debtor(s)	According to the information required to be entered on this statement
Case Number:	(check one box as directed in Part I, III, or VI of this statement):
(If known)	$\square$ The presumption arises.
	■ The presumption does not arise.
	☐ The presumption is temporarily inapplicable.

## CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by \$707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
IA	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard
	a.   I was called to active duty after September 11, 2001, for a period of at least 90 days and  I remain on active duty /or/  I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;
	OR
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>

#### Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. $\square$ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the 2 purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B calendar months prior to filing the bankruptcy case, ending on the last day of the month before Debtor's Spouse's the filing. If the amount of monthly income varied during the six months, you must divide the **Income Income** six-month total by six, and enter the result on the appropriate line. Gross wages, salary, tips, bonuses, overtime, commissions. 3 0.00 | \$ Income from the operation of a business, profession or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. Debtor Spouse Gross receipts 0.00 | \$ Ordinary and necessary business expenses \$ 0.00 \\$ Subtract Line b from Line a Business income 0.00 Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V. 5 Debtor Spouse Gross receipts 0.00 | \$ Ordinary and necessary operating expenses \$ 0.00 | \$ Rent and other real property income Subtract Line b from Line a 0.00 | \$ Interest, dividends, and royalties. 6 \$ 0.00 | \$ 7 \$ Pension and retirement income. 0.00 \$ Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; 0.00 if a payment is listed in Column A, do not report that payment in Column B. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ **0.00** | Spouse \$ 0.00 | \$ **Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or 10 domestic terrorism. Debtor Spouse **VA Disability** 2,858.24 \$ b. Total and enter on Line 10 2,858.24 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if 11 2,858.24 Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).

12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			2,858.24
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number enter the result.	er 12 and	\$	34,298.88
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and househo (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy co			
	a. Enter debtor's state of residence: OK b. Enter debtor's household size:	1	\$	40,331.00
	<b>Application of Section 707(b)(7).</b> Check the applicable box and proceed as directed.		•	
15	The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The pre top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.	•	does no	t arise" at the
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this s	statement.		

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Complete Parts IV, V, VI, and VII	or uns	statement only if requ	in ed. (See Line 1	<b>3.</b> )
	Part IV. CALCULATION OF CU	RREN	T MONTHLY INCOM	ME FOR § 707(b)(	2)
16	Enter the amount from Line 12.				\$
17					
	a. b. c. d. Total and enter on Line 17		\$ \$ \$		\$
18	Current monthly income for § 707(b)(2). Subtract L.	ine 17 fr	om Line 16 and enter the resi	ılt.	\$
	Part V. CALCULATION	OF D	EDUCTIONS FROM	INCOME	
	Subpart A: Deductions under S	tandar	ls of the Internal Revenu	ie Service (IRS)	
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				\$
19B	National Standards: health care. Enter in Line al below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tay return, plus the number of any additional dependents whom				
	Persons under 65 years of age a1. Allowance per person	a2.	Persons 65 years of age Allowance per person	or order	
	b1. Number of persons c1. Subtotal	b2.	Number of persons Subtotal		\$
20A	Local Standards: housing and utilities; non-mortgage Utilities Standards; non-mortgage expenses for the app available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the number that would currently be allowed as exemptiany additional dependents whom you support.	ge expen licable c e bankru	ses. Enter the amount of the ounty and family size. (This ptcy court). The applicable for	information is amily size consists of	\$

20B	Local Standards: housing and utilities; mortgage/rent expense. E Housing and Utilities Standards; mortgage/rent expense for your cour available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of the number that would currently be allowed as exemptions on your fe any additional dependents whom you support); enter on Line b the to debts secured by your home, as stated in Line 42; subtract Line b from not enter an amount less than zero.  a. IRS Housing and Utilities Standards; mortgage/rental expense b. Average Monthly Payment for any debts secured by your		
	home, if any, as stated in Line 42 c. Net mortgage/rental expense	\$ Subtract Line b from Line a.	\$
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are enti Standards, enter any additional amount to which you contend you are contention in the space below:	I that the process set out in Lines 20A and tled under the IRS Housing and Utilities	\$
22A	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  \[ \begin{array}{c} 0 & \lefta 1 & \lefta 2 \text{ or more.} \]  If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for you public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)		
23	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owner vehicles.)  □ 1 □ 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 1, as stated in Lithe result in Line 23. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42  c. Net ownership/lease expense for Vehicle 1	ship/lease expense for more than two e IRS Local Standards: Transportation court); enter in Line b the total of the Average	\$
24	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Monthly Payments for any debts secured by Vehicle 2, as stated in Lithe result in Line 24. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42  c. Net ownership/lease expense for Vehicle 2	e IRS Local Standards: Transportation court); enter in Line b the total of the Average	\$
25	Other Necessary Expenses: taxes. Enter the total average monthly e state and local taxes, other than real estate and sales taxes, such as inc security taxes, and Medicare taxes. Do not include real estate or sale	come taxes, self employment taxes, social	\$

	•		
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.		\$
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.		\$
28	Other Necessary Expenses: court-ordered payments. Enter the pay pursuant to the order of a court or administrative agency, suc include payments on past due obligations included in Line 44.	\$	
29	Other Necessary Expenses: education for employment or for the total average monthly amount that you actually expend for education that is required for a physically or mentally challenged providing similar services is available.	\$	
30	Other Necessary Expenses: childcare. Enter the total average childcare - such as baby-sitting, day care, nursery and preschool.	\$	
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.		\$
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.		\$
33	Total Expenses Allowed under IRS Standards. Enter the total	of Lines 19 through 32.	\$
	Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.		
34	a. Health Insurance \$		
	b. Disability Insurance \$		
	c. Health Savings Account \$		\$
	Total and enter on Line 34.		
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.		\$
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.		\$
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.		\$
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.		\$

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$
41	<b>Total Additional Expense Deduction</b>	ns under § 707(b). Enter the total of I	Lines 34 through 40		\$
		Subpart C: Deductions for De	bt Payment		
42	Future payments on secured claims, own, list the name of the creditor, ide check whether the payment includes t scheduled as contractually due to each case, divided by 60. If necessary, list Payments on Line 42.				
	Name of Creditor  a.	Property Securing the Debt	\$	Does payment include taxes or insurance?  □yes □no	
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor				\$
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.				\$
45	a. Projected average monthly ch b. Current multiplier for your di issued by the Executive Office information is available at wy the bankruptcy court.)	If you are eligible to file a case under the amount in line b, and enter the respect to the line b, and enter the line b, and		expense.	\$
46	<b>Total Deductions for Debt Payment</b>	Enter the total of Lines 42 through 45	5.		\$
	S	ubpart D: Total Deductions f	rom Income		
47	Total of all deductions allowed under	er § 707(b)(2). Enter the total of Lines	33, 41, and 46.		\$
	Part VI. Di	ETERMINATION OF § 707(b	o)(2) PRESUMP	ΓΙΟΝ	
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$	
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$	
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			\$	
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.			\$	

	Initial presumption determination. Check the applicable box and proceed as directed.					
52	☐ The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
	☐ The amount set forth on Line 51 is more than \$12,475* Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
	☐ The amount on Line 51 is at least \$7,475*, but not more than \$12,475*. Complete the remainder of Part VI (Lines 53 through 55).					
53	Enter the amount of your total non-priority unsecured debt	\$				
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$				
55	Secondary presumption determination. Check the applicable box and proceed as directed.					
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.					
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.					
	Part VII. ADDITIONAL EXPENSE CLAIMS					
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.					
	Expense Description Monthly Amou	ınt				
	a.	_				
	b.	_				
	d.   \$	_				
	Total: Add Lines a, b, c, and d \$					
Part VIII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors					
57	must sign.)  Date: August 26, 2014 Signature: /s/ Anthony R Way					
	Date: August 26, 2014 Signature: /s/ Anthony R Way Anthony R Way					
	(Debtor)					

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## **Current Monthly Income Details for the Debtor**

### **Debtor Income Details:**

Income for the Period 02/01/2014 to 07/31/2014.

#### Line 10 - Income from all other sources

Source of Income: VA Disability

Income by Month:

6 Months Ago:	02/2014	\$2,858.24
5 Months Ago:	03/2014	\$2,858.24
4 Months Ago:	04/2014	\$2,858.24
3 Months Ago:	05/2014	\$2,858.24
2 Months Ago:	06/2014	\$2,858.24
Last Month:	07/2014	\$2,858.24
	Average per month:	\$2,858.24